

## EXHIBIT B

## EXHIBIT B

Civil Docket 201210051J RANDALL vs BANK OF AMERICA - Prescott AZ Justice Ct Page 1 of 1

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### Civil Docket 201210051J RANDALL vs BANK OF AMERICA - Prescott AZ Justice Ct

Civil Docket 201210051J RANDALL vs BANK OF AMERICA - Civil Docket Review - 12:30 PM Dec. 17, 2012

Plaintiff 1	RANDALL, JOSHUA D Add:2943 S BUCKSKIN WAY Cty:85286
Defendant 1	BANK OF AMERICA
Filing	10-10-2012
Type Of Case	SC> SMALL CLAIMS (\$0 - \$2,500)
Suspense	12/12/2017:U> pUrge
Demand	10.00
Disposition	10>12-11-112
Court	J> Justice

### Civil Docket 201210051J RANDALL vs BANK OF AMERICA - Docket Record

10/10/2012	Filing, Docketing & Issuing Summons/Complaint. Plaintiff Cost \$23.00.
10/17/2012	Filing Affidavit of Service of Process by RICK SCHATTENBERG, DIRECT ACCESS LEGAL SERVICES on BANK OF AMERICA On Oct. 15, 2012, Plaintiff Cost \$25.00.
12/11/2012	Filing Motion For Voluntary Dismissal Without Prejudice; Issuing Order Granting Motion.

### Prescott City Magistrate Court. Civil Docket 201210051J - Payment History:

Date	Transaction	For (g/l Codes)	Amount	Date	Transaction	For (g/l Codes)	Amount
10/11/2012	Payment	Y	\$23.00				

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Civil Docket 201210052J RANDALL vs BANK OF AMERICA - Prescott AZ Justice Ct Page 1 of 1

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### Civil Docket 201210052J RANDALL vs BANK OF AMERICA - Prescott AZ Justice Ct

Civil Docket 201210052J RANDALL vs BANK OF AMERICA - Civil Docket Review - 12:30 PM Dec. 17, 2012

Plaintiff 1	RANDALL, JOSHUA D Add:2943 S BUCKSKIN WAY Cty:85286
Defendant 1	BANK OF AMERICA
Filing	10-10-2012
Type Of Case	SC> SMALL CLAIMS (\$0 - \$2,500)
Suspense	7/16/2013:M> Misc
Demand	10.00
Court	J> Justice

### Civil Docket 201210052J RANDALL vs BANK OF AMERICA - Docket Record

10/10/2012	Filing, Docketing & Issuing Summons/Complaint. Plaintiff Cost \$23.00.
10/17/2012	Filing Affidavit of Service of Process by RICK SCHATTENBERG, DIRECT ACCESS LEGAL SERVICES on BANK OF AMERICA On Oct. 15, 2012, Plaintiff Cost \$25.00.
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### Prescott City Magistrate Court. Civil Docket 201210052J - Payment History:

Date	Transaction	For (g/l Codes)	Amount	Date	Transaction	For (g/l Codes)	Amount
10/11/2012	Payment	Y	\$23.00				

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[Help](#)

**SAN TAN JUSTICE COURT  
MARICOPA COUNTY IN THE STATE OF ARIZONA**

**Defendant.**

1. This is an action for actual, statutory, and punitive damages, costs, and attorney's fees brought pursuant to 15 U.S.C. § 1681 et seq. (Federal Fair Credit Reporting Act, herein the "FCRA").

- 1       2. In December 2011, Plaintiffs obtained a copy of their credit reports and discovered that  
2       Defendant was reporting inaccurate information about two of their former mortgage  
3       accounts. The errors on both accounts are collectively referred to herein as the "Bank of  
4       America Representation."
- 5       3. The first account, and the subject of the initial Complaint, was a mortgage for a property  
6       located at 2943 S. Buckskin Way, Chandler, AZ 85286 (herein the "Chandler Property");  
7       the account was reporting as a paid charge off with an incorrect payment history on each  
8       of Plaintiffs' credit reports. Exhibit A.
- 9       4. Defendant reported a second account, a mortgage for a property at 1620 W. Road 4 ½  
10      North, Chino Valley, AZ 86323 (herein the "Chino Valley Property"), multiple times on  
11      Mr. Randall's credit report, and inaccurately reported a current balance, a past due  
12      balance, and an incorrect payment status and history. Exhibit B.
- 13     5. Plaintiffs initially disputed the trade lines with the credit reporting agencies in accordance  
14      with FCRA § 611 by writing to the bureaus and identifying the creditor, trade line and  
15      specific errors. Exhibit C.
- 16     6. Upon Plaintiffs' request for verification and correction, and in accordance with the  
17      standard procedures, the bureaus notified the Defendant of the dispute.
- 18     7. Defendant did not evaluate or consider any of Plaintiff's information, claims, or evidence  
19      and did not make any attempt to substantially or reasonably verify the reporting in  
20      violation of FCRA § 623(b). Instead, Defendant merely verified the reporting. Exhibit D.
- 21     8. Because the errors remained, Plaintiffs disputed the accounts with the Defendant directly  
22      on March 8, 2012.
- 23     9. Plaintiffs demanded Defendant verify the debt and accuracy of the reporting, pursuant to  
24      FCRA §§ 611(a)(1)(A), 623(a)(8); Plaintiffs also requested a copy of their complete  
25      payment history. Exhibit E.

1 10. Plaintiffs then wrote a second demand letter after Defendant failed to indicate whether an  
2 investigation was pending. Exhibit F.

3 11. Defendant responded to this second letter but did not address the credit errors. Exhibit G.

4 12. Defendant failed to sufficiently respond and the errors on all three accounts remained.

5 13. Defendant did not evaluate or consider any of Plaintiff's information, claims, or evidence  
6 and did not make any attempt to substantially or reasonably verify the reporting in  
7 violation of FCRA § 623(b).

8 14. In fact, the reporting of the accounts became worse. Bank of America increased the  
9 number of delinquencies, and updated the reported date on the accounts, among other  
10 errors. See Exhibit H.

11 15. Defendant violated the FCRA § 623(b) by continuing to report the Bank of America  
12 Representation within both Plaintiffs' credit file without also including a notation that the  
13 debt was disputed; by failing to fully and properly investigate the Plaintiffs' dispute of  
14 the Bank of America Representation; by failing to review all relevant information  
15 regarding same; by failing to accurately respond to the major credit bureaus; by failing to  
16 permanently and lawfully correct its own internal records to prevent the re-reporting of  
17 the Bank of America Representation to the consumer reporting agencies.

18 16. As a result of this conduct, action, and inaction of Defendant, the Plaintiffs suffered  
19 damage by loss of credit; loss of the ability to purchase and benefit from credit; and the  
20 mental and emotional pain, anguish, humiliation, and embarrassment of credit denials.


21 17. Defendant's conduct, action and inaction was willful, rendering it liable for actual or  
22 statutory, and punitive damages in an amount to be determined by the Court pursuant to  
23 FCRA § 616. In the alternative, Defendant was negligent entitling Plaintiffs to recover  
24 actual damages under FCRA § 617.

25 18. The Plaintiffs are entitled to recover costs and attorney's fees from Defendant in an

1 amount to be determined by the Court pursuant to FCRA §§ 616-617.

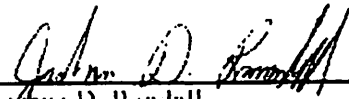
2  
3 **WHEREFORE**, Plaintiffs demand judgment for compensatory and punitive damages against  
4 Defendant, for their attorney fees and costs; for pre-judgment and post-judgment interest at the  
5 legal rate, and such other relief the Court does deem just, equitable, and proper.

6  
7 **RESPECTFULLY SUBMITTED** this 17<sup>th</sup> day December, 2012.

8   
9 Rochelle N. Belnap, Attorney at Law  
10 Belnap & Forbes, PLLC  
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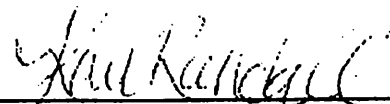
VERIFICATION

I, Joshua D. Randall, Plaintiff, hereby verify that I have read the foregoing Complaint, that the facts as stated therein are true of my own knowledge except as to those matters and things stated upon information and belief and, as to those, I believe them to be true

  
Joshua D. Randall

VERIFICATION

I, Karen Randall, Plaintiff, hereby verify that I have read the foregoing Complaint, that the facts as stated therein are true of my own knowledge except as to those matters and things stated upon information and belief and, as to those, I believe them to be true

  
Karen Randall

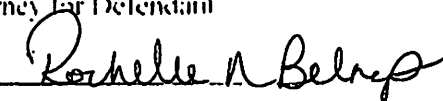
ORIGINAL filed with the Clerk of Court  
this 10 of December, 2012 to:

San Tan Justice Court  
Attn: Clerk of Court  
201 E. Chicago Street  
Chandler, AZ 85225

COPY served upon Defendant via  
mail this 10 day of December 2012 to:

Miles, Bauer, Bergstrom & Winters, LLP  
Attn: Steven F. Stern, Esq.  
220 Paseo Verde Parkway  
Suite 250  
Henderson, NV 89052  
Attorney for Defendant

BY:





**ECOA KEY: B-BORROWER; C-CO-BORROWER; S-SHARED; J-JOINT; U-UNDESIGNATED; A-AUTHORIZED USER**

Exhibit B CV 2012-169786

BORROWER					CO-BORROWER							
BORROWER	RANDALL, JOSHUA D				CO-BORROWER							
SOC SEC #					SOC SEC #							
STREET	2943 S BUCKSKIN WAY				YEARS AT ADDR.							
CITY, STATE, ZIP	CHANDLER, AZ 85286				MARITAL STATUS	# OF DEP.						
BOOK	INSTRUMENT	CREDITOR	REPORTED DATE	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	HOMERANKING				PRESENT STATUS
								TERMS	AMOUNT	1ST	2ND	
T R A D E L I N E S												
BB BANK OF AMERICA, N 11/11 01/07 \$340000 \$340000 \$78678 23 0 0 23 DELINQ 120+ 22747908 10/11 MTG 360 \$2070 XP/TU/EF Late Dates: 11/11-150+, 10/11-150+, 9/11-150+, 8/11-150+, 7/11-150+, 6/11-150+, 5/11-150+, 4/11-150+, 3/11-150+, 2/11-150+, 1/11-150+, 12/10-150+, 11/10-150+, 10/10-150+, 9/10-150+, 8/10-150+, 7/10-150+, 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-150+, 1/10-150+ CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
11/11 04/05 \$222632 \$199497 \$0 78 0 0 0 AS AGREED 11/11 MTG 360 \$1264 XP/TU/EF CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT												
03/09 02/07 \$65275 \$65275 \$1592 26 1 1 2 CHARGE OFF 09/08 MTG \$243 XP/TU/EF Late Dates: 2/09-120, 1/09-90, 12/08-60, 11/08-30 HOME EQUITY LINE OF CREDIT - REVOLVING TERMS												
11/11 09/08 \$25000 \$10522 \$0 38 0 0 0 AS AGREED 11/11 AUTO 060 \$482 XP/TU/EF												
12/11 10/02 \$16027 \$8469 \$0 30 0 0 0 AS AGREED 12/11 REV \$70 XP/EF FLEXIBLE SPENDING CREDIT CARD; AUTHORIZED USER												
11/11 11/04 \$12244 \$6963 \$0 85 0 0 0 AS AGREED 11/11 EDO 180 \$84 XP/TU/EF												
12/11 11/11 \$3900 \$3888 \$0 1 0 0 0 AS AGREED 12/11 REV MIN \$143 XP/TU/EF AUTHORIZED USER												
03/02 12/01 \$800 \$0 \$0 04 0 0 0 PAID REV \$0 TU ACCOUNT CLOSED BY CONSUMER												
BB BANK OF AMERICA, N 02/09 01/07 \$340000 \$0 \$0 22 1 1 2 DELINQ 120+ 154600975 01/09 MTG 360 \$0 XP/TU/EF Late Dates: 1/09-120, 12/08-90, 11/08-60, 10/08-30 TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
N 02/07 01/07 \$63750 \$0 \$0 1 0 0 0 PAID 02/07 MTG 180 \$0 XP/TU/EF ACCOUNT CLOSED AT CONSUMER'S REQUEST; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

ECOA KEY: B-BORROWER; C-CO-BORROWER; S-SHARED; J-JOINT; U-UNDESIGNATED; A-AUTHORIZED USER

The reporting bureau certifies that the information on all Financial Management Credit Reports complies with the requirements of FCRA, Title 15, C.F.R. 164, and 1642. The information is confidential and not to be disclosed except as required by PUBLIC LAW 91-508, 50-CFR 164-222.

Page 2/7

**Exhibit C CV 2012-169786**

1/4/2012

Experian  
PO Box 9556  
Allen, TX 75013

**Re: Request to Delete Inaccurate Late Payment Information  
Bank Of America - 22747908**

**Dear Customer Service Representative:**

I recently received a copy of my credit report to discover incorrect reporting of the above account. This is my account, but it has NEVER been past due. I have requested supporting documentation from Bank Of America with NO response.

By the provisions of 15 U.S.C. Section 1681l of the Fair Credit Reporting Act, I request that the late payments be reinvestigated and deleted from my credit record. Please send me the names and addresses of the companies that you contact so I may follow up.

Since the law allows you thirty (30) days from receipt of this letter to verify these entries, it should be understood that failure to do so within said thirty (30) days constitutes reason to promptly delete the information from my file (FCRA 15 U.S.C. Section 1681 (5)(A)).

Also, pursuant to FCRA 15 U.S.C. Section 1681i (6)(A), please notify me when the items have been deleted. You may send an updated copy of my credit report to the below address.

Sincerely,

Joshua Randall  
2943 S Buckskin Way  
Chandler, AZ 85286  
SSN: 535-06-3576  
DOB: 10/25/1980

**Exhibit C CV 2012-169786**

1/4/2012

Experian  
PO Box 9556  
Allen, TX 75013

**Re: Request to Delete Inaccurate Late Payment Information  
Bank Of America - 154600975**

**Dear Customer Service Representative:**

I recently received a copy of my credit report to discover incorrect reporting of the above account. This is my account, but it has NEVER been past due. I have requested supporting documentation from Bank Of America with NO response.

By the provisions of 15 U.S.C. Section 1681i of the Fair Credit Reporting Act, I request that the late payments be reinvestigated and deleted from my credit record. Please send me the names and addresses of the companies that you contact so I may follow up.

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Experian  
PO Box 9556  
Allen, TX 75013

**Re: Request to Investigate Inaccurate and Incomplete Information**  
Bank Of America - 68171012143499

Dear Customer Service Representative:

I just received a copy of my credit report and discovered that the above account is inaccurate. There are several issues with how this account is reporting; the High Balance/Limit amount, Date of First Delinquency, Date Opened, Account Status and Payment History are all inaccurate or incomplete. There are also many inconsistencies in this data across the three credit bureaus, which I do not understand since there is only one source of the data - Bank Of America

I am formally exercising my right to dispute these inaccurate and incomplete items pursuant to the Fair Credit Reporting Act, 15 U.S.C. § 1681i. I understand you have 30 days from receipt of this letter to perform your reinvestigation.

Please modify your reported information to make it **accurate** and **complete** with regard to all the issues I have specified. In the event you fail to modify this data, or fail to respond to this request altogether, the disputed data must be deleted in its entirety.

Please notify me when the items have been modified or deleted. You may send an updated copy of my credit report to the address below.

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**Exhibit C CV 2012-169786**

1/4/2012

Equifax  
PO Box 740256  
Atlanta, GA 30374

**Re: Request to Investigate Inaccurate and Incomplete Information**  
**Bank Of America - 68171012143499**

**Dear Customer Service Representative:**

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**Exhibit C CV 2012-169786**

1/4/2012

Trans Union  
PO Box 2000  
Chester, PA 19022

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**CV 2012-169786**

1/4/2012

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**1/4/2012**

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1/4/2012

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Chandler, AZ 85286  
SSN: 535-06-3576  
DOB: 10/25/1980

Exhibit D CV 2012-169786

\*\*\* 315195915 006 \*\*\*  
 P.O. Box 2000  
 Chester, PA 19022-2000



01/28/2012 TransUnion.

PIV1A500202333-1016977-106944095



JOSHUA RANDALL  
 2943 S BUCKSKIN WY  
 CHANDLER, AZ 85286

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit  
<http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP 450 AMERICAN ST SV416X SIMI VALLEY, CA 93065 (800) 669-6607	# 15460****	VERIFIED, NO CHANGE
BAC HOME LOANS SERV LP 450 AMERICAN ST SV416X SIMI VALLEY, CA 93065 (800) 669-6607	# 1274****	VERIFIED, NO CHANGE

P 1V1A5-002 02333-016977 01A41



**TransUnion.**

**Special Notes:** If any item on your credit report begins with 'MEDICAL', it includes medical information and the data following 'MEDICAL' is not displayed to anyone but you except where permitted by law.

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors.

Pay Status:	Account paid in full; was a Charge-off
Account Type:	Line of Credit Account
Responsibility:	Primary Borrower on Account
Date Opened:	01/22/2006
Date Closed:	06/30/2011
Date Paid:	07/22/2011

Estimated month and year that this item will be removed: 11/2017

**Pay Status:** Account 120 Days Past Due  
**Account Type:** Mortgage Account  
**Responsibility:** Individual Account  
**Terms:** \$2070 Monthly for 360 months  
**Date Opened:** 01/08/2007

[illegible]

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Mortgage Account  
**Responsibility:** Individual Account  
**Terms:** \$2070 Monthly for 160 months  
**Date Opened:** 01/08/2007  
**Date Closed:** 01/30/2009

[illegible]

**EQUIFAX**

**CREDIT FILE : January 30, 2012**  
**Confirmation # 2012005584**

**Dear Joshua D Randall:**

**Your request for Equifax to reinvestigate certain items of your credit file is now complete**

Below are your results and a report of your credit file revised, as applicable, as a result of the reinvestigation. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com) or by calling a Customer Representative at (888) 841-7337 from 9:00am to 5:00pm Monday-Friday in your time zone.

**Thank you for giving Equifax the opportunity to serve you**

### **The Results Of Our Reinvestigation**

### **Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*). (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions		
1: 30-59 Days Past Due	5: 150-179 Days Past Due	J: Voluntary Surrender
2: 60-89 Days Past Due	6: 180 or More Days Past Due	K: Repossession
3: 90-119 Days Past Due	G: Collection Account	L: Charge Off
4: 120-149 Days Past Due	H: Foreclosure	

>>> We have researched the credit account. Account # - 2274\*. The results are: This creditor has verified to Equifax that the current status is being reported correctly. This creditor has verified to Equifax that the prior paying history is being reported correctly. If you have additional questions about this item please contact: **Bac Home LNS**  
**LP/Ctrywide, 450 American St, Simi Valley CA 93065-6285 Phone: (800) 669-6607**

**Bank of America, N.A. 450 American St Simi Valley CA 93065-6285 : (800) 669-6507**

Account Number	Card Expires	Exp Date	Cardholder	Card Expiration	Term Duration	Term Frequency	Months Pay	Apn Assigned	Current Contract
2276	01/2007	03/2007	SC	30 Years	Monthly	25			
Item #	Qty	Unit Price	Total	Cardholder	Card Expiration	Cardholder	Card Expiration	Cardholder	Card Expiration
01/2012	\$340,000	\$78,678	\$2,076	10/2008	10/2008	10/2008	10/2008	10/2008	10/2008

**Status - Over 120 Days Past Due:** Type of Account - Mortgage: Type of loan - Conventional Re Mortgage: Whose Account - Individual Account: **ADDITIONAL INFORMATION:** Real Estate Mortgage: Conventional Mortgage: 180 Days or More Past Due:

[illegible]

**(Continued On Next Page)**

Page 1 of 2

20:2005584APP-00:07-74-257: - 327: - AS



00110/4/4-23/1  
Joshua D Randall  
2943 S Buckskin Way  
Chandler, AZ 85286-5678

P. O. Box 105518  
Atlanta, GA 30348

Exhibit E CV 2012-169786

***Belnap & Forbes*** PLLC  
P.O. Box 1597, CHANDLER, AZ 85244  
TEL. (480)-907-6088  
FAX. (480) 907-7126  
WEB: WWW.BELNAPFORBES.COM

May 8, 2012

Bank of America  
Attn: Correspondence Unit  
UC60-919-02-41  
PO Box 5170  
Simi Valley, CA 93062

SENT VIA REGULAR MAIL AND FAX: 800-520-5019

Re: *Joshua D. Randall*  
*Loan No. 22747908*  
*Property Address: 1620 W. Road 4 ½ North, Chino Valley, AZ 86323*

To whom it may concern:

Mr. Randall is a former customer of Countrywide, now Bank of America ("Bank of America"). Mr. Randall has engaged our office to represent him in claims he may have against your company arising from inaccurate information Bank of America is currently reporting to the credit bureaus Equifax, Transunion, and Experian.

Pursuant to the Fair Credit Reporting Act ("FCRA") §623(b), Mr. Randall may dispute the validity of the information reported to the credit bureaus directly with the creditor. Bank of America is required to investigate the dispute and respond to the consumer within thirty (30) days. Attached is a executed copy of Mr. Randall's written authorization. Please direct all correspondence regarding this matter to our office, BELNAP & FORBES, PLLC.

Mr. Randall purchased a residence in Chino Valley, Arizona. Mr. Randall made mortgage payments to Bank of America until he became delinquent on the mortgage. The residence was subsequently foreclosed upon on August 5, 2009. Mr. Randall was not liable for any deficiency. Accordingly, Mr. Randall's ownership of the property and accompanying financial obligations ceased in August 2009.

Despite these facts, Bank of America continues to report the following information inaccurate on Mr. Randall's credit report:

- The creditor's address is inaccurate;
- The creditor's phone number is inaccurate;
- The account number reported is inaccurate;
- The number of months reviewed are inaccurate;
- The date of last activity is accurate;
- The reporting date is inaccurate;
- The dates and number of delinquencies are inaccurate;
- The payment rating is inaccurate;
- The current balance amount is inaccurate;

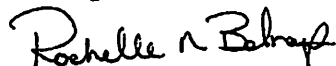


- The past due balance amount is inaccurate;
- The minimum payment amount is inaccurate; and
- The current status of the account is inaccurate.

We demand Bank of America immediately update Mr. Randall's credit reporting to reflect his current financial relationship with Bank of America by **June 8, 2012**.

We appreciate your cooperation and prompt attention to this matter.

Best Regards,

A handwritten signature in black ink that reads "Rochelle N. Belnap". The signature is written in a cursive, flowing style.

Rochelle N. Belnap  
Attorney at Law

cc: Joshua Randall

/enclosure

Exhibit E CV 2012-169786

***Belnap & Forbes* PLLC**  
P.O. Box 1597, CHANDLER, AZ 85244  
TEL. (480)-907-6088  
FAX. (480) 907-7126  
WEB: WWW.BELNAPFORBES.COM

May 8, 2012

Bank of America  
Attn.: Customer Service Department  
CA6-919-01-41  
PO Box 5170  
Simi Valley, CA 93062-5170

SENT VIA REGULAR MAIL AND FAX: (800) 520-5019

Re: *Joshua D. Randall*  
*Loan No. 154600975*  
*Property Address: 1620 W Road 4 ½ North, Chino Valley, AZ 86323*

To whom it may concern:

Mr. Randall is a former customer of Countrywide, now Bank of America ("Bank of America"). Mr. Randall has engaged our office to represent him in claims he may have against your company arising from inaccurate information Bank of America is currently reporting to the credit bureaus, Equifax, Transunion, and Experian.

Pursuant to the Fair Credit Reporting Act ("FCRA") § 623(b), Mr. Randall may dispute the validity of the information reported to the credit bureaus directly with the creditor. Bank of America is required to investigate the dispute and respond to the consumer within thirty (30) days. Attached is a executed copy of Mr. Randall's written authorization. Please direct all correspondence regarding this matter to our office, BELNAP & FORBES, PLLC.

Mr. Randall purchased a residence in Chino Valley, Arizona. Mr. Randall made mortgage payments to Bank of America until he became delinquent on the mortgage. The residence was subsequently foreclosed upon on August 5, 2009. Mr. Randall was not liable for any deficiency. Accordingly, Mr. Randall's ownership of the property and accompanying financial obligations ceased in August 2009.

Despite these facts, Bank of America continues to report the following information inaccurate on Mr. Randall's credit report:

- The creditor's address is inaccurate;
- The creditor's phone number is inaccurate;
- The number of months reviewed are inaccurate;
- The dates and number of delinquencies are inaccurate;
- The payment rating is inaccurate; and
- The current status of the account is inaccurate.

We demand Bank of America immediately update Mr. Randall's credit reporting to reflect his current financial relationship with Bank of America by June 8, 2012.

Page 1 of 2

We appreciate your cooperation and prompt attention to this matter.

Best Regards,

A handwritten signature in black ink, appearing to read "Rochelle N. Belnap". The signature is fluid and cursive, with the first name "Rochelle" being more prominent.

Rochelle N. Belnap  
Attorney at Law

/enclosure

Cc: Joshua Randall

***Belnap & Forbes* PLLC**  
P.O. BOX 1597, CHANDLER, AZ 85244  
TEL. (480)-907-6088  
FAX. (480) 907-7126  
WEB: WWW.BELNAPFORBES.COM

**Exhibit E CV 2012-169786**

May 8, 2012

Bank of America  
Attn.: Customer Service Department  
CA6-919-01-41  
PO Box 5170  
Simi Valley, CA 93062-5170

**SENT VIA REGULAR MAIL AND FAX: 800-520-5019**

*Re: Joshua D. Randall and Karen L. Randall  
Loan No. 068171012143499  
Property Address 2943 S. Buckskin Way, Chandler, AZ 85286*

To whom it may concern:

Mr. and Mrs. Randall engaged our office to represent them in claims they may have against your company arising from inaccurate information Bank of America is currently reporting to the credit bureaus Equifax, Transunion, and Experian.

Pursuant to the Fair Credit Reporting Act ("FCRA") § 623(b), Mr. and Mrs. Randall may dispute the validity of the information reported to the credit bureaus directly with the creditor. Bank of America is required to investigate the dispute and respond to the consumer within thirty (30) days. Attached is a executed copy of Mr. and Mrs. Randall's written authorization. Please direct all correspondence regarding this matter to our office, BELNAP & FORBES, PLLC.

Mr. and Mrs. Randall are former customers of Bank of America. Our clients negotiated the settlement of a loan with Sunrise Credit Services, Inc. who released our clients of all liability. Bank of America subsequently filed a release in October 2011.

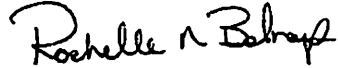
Despite these facts, Bank of America continues to report the following information inaccurate on Mr. and Mrs. Randall's respective credit report:

- The creditor's address is inaccurate;
- The creditor's phone number is inaccurate;
- The account number reported is inaccurate;
- The account type is inaccurate;
- The collateral type is inaccurate;
- The number of months reviewed are inaccurate;
- The date of last activity is inaccurate;
- The reporting date is inaccurate;
- The dates and number of delinquencies are inaccurate;
- The high credit amount is inaccurate; and
- The current status of the account is inaccurate.

We demand Bank of America immediately update Mr. and Mrs. Randall's credit information to reflect their current financial relationship with Bank of America by June 8, 2012.

We appreciate your cooperation and prompt attention to this matter.

Best Regards,

A handwritten signature in black ink that reads "Rochelle N. Belnap". The signature is written in a cursive, flowing style.

Rochelle N. Belnap  
Attorney at Law

cc: Joshua and Karen Randall

/enclosure

**Exhibit F CV 2012-169786**



**BELNAP & FORBES**  
Aggressive advocacy. Profound integrity.

PO Box 1597  
CHANDLER, AZ 85244  
TEL. (480) 907-6088  
FAX. (480) 907-7126  
WEB: WWW.BELNAPFORBES.COM

June 19, 2012

Bank of America  
Attn: Correspondence Unit  
UC60-919-02-41  
PO Box 5170  
Simi Valley, CA 93062

**SENT VIA REGULAR MAIL AND FAX: 800-520-5019**

*Re: Joshua D. Randall  
Loan No. 22747908  
Property Address: 1620 W. Road 4 ½ North, Chino Valley, AZ 86323*

To whom it may concern:

We are in receipt of your letter dated May 18, 2012. Thank you for your response.

Mr. Randall engaged our office to represent him in claims he may have against Bank of America for various violations of the Fair Credit Reporting Act ("FCRA") and the Real Estate Settlement Procedures Act ("RESPA"). A copy of the signed written release is attached.

We have yet to receive any documentation from your office sufficient to address our concerns. We maintain that the credit information currently reported by is inaccurate. At this time, we demand that your office either report complete and accurate information or remove the account altogether. If Bank of America intends to delete the account, please inform our office in writing.

We expect a response from your office by July 6, 2012 otherwise we may pursue further legal action.

Thank you for your prompt attention to this matter.

Best Regards,

Rochelle N. Belnap  
Attorney at Law

cc: Joshua Randall

**Exhibit F CV 2012-169786**



**BELNAP & FORBES**  
Aggressive advocacy. Profound integrity.

PO BOX 1597  
CHANDLER, AZ 85244  
TEL. (480) 907-6088  
FAX. (480) 907-7126  
WEB: WWW.BELNAPFORBES.COM

June 19, 2012

Bank of America  
Attn.: Customer Service Department  
CA6-919-01-41  
PO Box 5170  
Simi Valley, CA 93062-5170

**SENT VIA REGULAR MAIL AND FAX: (800) 520-5019**

*Re: Joshua D. Randall  
Loan No. 154600975  
Property Address: 1620 W Road 4 ½ North, Chino Valley, AZ 86323*

To whom it may concern:

We are in receipt of your letters dated May 9, 2012 and May 18, 2012. Thank you for your response.

Mr. Randall engaged our office to represent him in claims he may have against Bank of America for various violations of the Fair Credit Reporting Act ("FCRA"). Attached is a signed copy of the written release authorization.

We have reviewed the information provided by your office and we maintain that the credit information currently reported by Bank of America is inaccurate. At this time, we demand that your office either report complete and accurate information or remove the account altogether. If Bank of America intends to delete the account, please inform our office in writing.

We expect a response from your office by July 6, 2012 otherwise we may pursue further legal action.

Thank you for your prompt attention to this matter.

Best Regards,

Rochelle N. Belnap  
Attorney at Law

cc: Joshua Randall

**Exhibit F CV 2012-169786**



**BELNAP & FORBES**

Aggressive advocacy. Profound integrity.

PO Box 1597  
CHANDLER, AZ 85244  
TEL. (480) 907-6088  
FAX. (480) 907-7126  
WEB: WWW.BELNAPFORBES.COM

June 19, 2012

Bank of America  
Attn.: Customer Service Department  
CA6-919-01-41  
PO Box 5170  
Simi Valley, CA 93062-5170

**SENT VIA REGULAR MAIL AND FAX: 800-520-5019**

*Re: Joshua D. Randall and Karen L. Randall  
Loan No. 68171012143499  
Property Address 2943 S. Buckskin Way, Chandler, AZ 85286*

To whom it may concern:

We are in receipt of your letter dated May 31, 2012. Thank you for your response.

Mr. and Mrs. Randall engaged our office to represent them in claims they may have against Bank of America for various violations of the Fair Credit Reporting Act ("FCRA") and the Real Estate Settlement Procedures Act ("RESPA"). Attached is a copy of the signed written release authorization.

To date, we have yet to receive a response sufficient to address our concerns. We initially wrote to your office on April 16, 2012 making a qualified written request for our clients' loan documents, we wrote again on May 8, 2012 disputing information Bank of America is reporting to the credit bureaus regarding this account. We have not received the loan documents, and we find your position that the information is accurate to be unsupported. If Bank of America has conducted an investigation regarding the accuracy of the reporting we demand the supporting documentation.

We maintain that the credit information currently reported by Bank of America is inaccurate, we have outlined the specific errors in our previous letter. At this time, we demand that your office either report complete and accurate information or remove the account altogether. If Bank of America intends to delete the account, please inform our office in writing.

We expect a response from your office by July 6, 2012 otherwise we may pursue further legal action.

Thank you for your prompt attention to this matter.



**Best Regards,**

**Rochelle N. Belnap**  
**Attorney at Law**

**cc: Joshua & Karen Randall**

**Exhibit G CV 2012-169786**

**Bank of America**   
**Home Loans**

---

400 National Way  
Mailstop CA8-818-02-22  
Simi Valley, CA 93065

May 18, 2012

Belnap & Forbes PLLC  
PO Box 1597  
Chandler, AZ 85244  
Attention: Rochelle N. Belnap

Re: Borrower Name(s): Joshua D. Randall  
Property Address: 1620 West Road 4 ½ North, Chino Valley, AZ 86323  
2943 Buckskin Way, Chandler, AZ 85286  
Loan Number Ending in: 7908, 0975, and 3499

Dear Ms. Belnap:

We are in receipt of your correspondence dated April 18, 2012, which was received on April 18, 2012, by Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP, regarding the referenced loan.

The concerns addressed in your correspondence require further detailed analysis. We will respond to your request after we have completed our investigation.

If you have any questions in the interim, please contact me at: (213) 621-7125

Sincerely,

*William Mosshammer*

William Mosshammer  
Litigation Specialist II  
Default Servicing Complaint Resolution (DSCR)  
Qualified Written Request (QWR) Group

*Bank of America, N.A., is required by law to inform you that this communication is from a debt collector.*

0/23/12  
Ran J. 001

**Exhibit G CV 2012-169786**

**Bank of America** 

May 24, 2012

**Rochelle N Belnap  
Belnap & Forges PLLC  
PO Box 1597  
Chandler AZ 85244**

**Re: Joshua D Randall & Karen L Randall Account xxxxxxx3499**

**Dear Rochelle N Belnap :**

Thank you for contacting Bank of America about the above referenced account number showing on your clients' credit bureau report. After reviewing the account information, we will not change any information that we have reported. We have validated that all information being reported on the account is accurate.

The three credit reporting agencies utilized by Bank of America are TransUnion, Experian and Equifax. Contact information is being provided should you wish to contact these agencies:

**TransUnion Credit Information  
PO Box 2000  
Chester, PA 19022  
800-888-4213**

**Experian Profile Maintenance  
PO Box 2002  
Allen, TX 75013  
888-397-3742**

**Equifax  
PO Box 740241  
Atlanta, GA 30374  
800-685-1111**

**Sincerely,**

**Credit Bureau Specialist**

**Bank of America, NC4-106-01-34  
P.O. Box 21883, Greensboro, NC 27420-8501**

**Rec'd 6/16/12**

Exhibit G CV 2012-169786

Bank of America  
P.O. Box 21848  
Greensboro NC 27420-1848

**Bank of America**



BELNAP & FORBES, PLLC  
ATTN ROCHELLE BELNAP  
PO BOX 1597  
CHANDLER, AZ 85244

**Notice Date:** June 29, 2012

**Account No.:** xxxx3499

**Property Address:**  
2943 S BUCKSKIN WAY  
CHANDLER AZ 85286-5678

**RE: JOSHUA D RANDALL & KAREN L RANDALL**

This letter is in response to your recent inquiry concerning the above-referenced Line of Credit.

Please see the enclosed copy of payment history until account charged off which was 6/7/11 and copies of the note and mortgage for the above account. Please contact our Charge Off department at 866.468.3402.

If you have any questions, please call the Customer Service telephone number listed on your statement. Our knowledgeable associates are willing to assist you. For faster service, please have your account number available.

Thank you for being a valued customer.

---

**THANK YOU**

If you have any additional questions, please call us at (800) 669-5864, Monday-Friday 7a.m. - 7p.m. Local Time.

Rec'd  
7/5/12  
DOC ID

**Exhibit G**      **CV 2012-169786**

**Bank of America**   
**Home Loans**

400 National Way  
Mailstop CA6-919-02-22  
Simi Valley, CA 93085

July 10, 2012

Belnap & Forbes, PLLC  
PO Box 1597  
Chandler, AZ 85244  
Attention: Rochelle N. Belnap

Re:    Borrower Name(s): Joshua D. Randall  
         Property Address: 1620 West Road 4 ½ North, Chino Valley, AZ 86323  
                                 2943 South Buckskin Way, Chandler, AZ 85249  
         Loan Number Ending in: 7908, 3499 and 0975

Dear Ms. Belnap:

We are in receipt of your correspondence dated April 18, 2012, which was received on April 18, 2012; May 8, 2012, which was received on May 14, 2012; and June 19, 2012, which was received on June 22, 2012, by Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP, regarding the referenced loan.

Please note, upon review of the loan ending with 7908, this property was foreclosed upon on August 5, 2009, while the account was being serviced by Litton Loan Servicing, LP. You may contact Litton Loan Servicing, LP at (800) 603-4517.

Please be advised that the loan ending with 3499 is a subordinate lien mortgage, which does not fall under the provisions of a Qualified Written Request per RESPA. As a courtesy, enclosed is a *Payment History* that provides a detailed outline of transactions for this loan. Please note that this *Payment History* provides pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied balance, and late charges assessed and paid.

Please be advised that the servicing of the account ending with 0975 was transferred to Litton Loan Servicing, LP effective with the March 1, 2009 payment, more than one year prior to your correspondence. As such, your letter does not fall under the provisions of a Qualified Written Request per RESPA. As a courtesy, enclosed is a *Payment History* of your loan during Bank of America, N.A.'s servicing for your review.

Rec'd  
7/12/12

Letter to Ms. Belnap  
Re: Joshua D. Randall  
July 10, 2012  
Page 2 of 2

We cannot provide you with the original mortgage note as it needs to be retained since it documents your obligation to make payments on your mortgage. In lieu of providing or allowing inspection of the original Note, we have enclosed herewith a true and correct copy of the original *Interest Only Fixed Rate Note* dated January 8, 2007 for the account ending with 0975.

Please be advised that Bank of America has been unable to locate copies of the following loan documents for the account ending with 7908 in its electronic database: Note and Settlement Statement. If and when these documents are obtained, we will send copies to you under separate cover.

As specific details were not provided regarding your credit reporting concerns, we are unable to investigate further at this time. In the event that additional information is available to support your claims, we will be happy to research further. Otherwise, you may address your concerns to the credit reporting agencies directly.

If you have concerns or questions regarding the foreclosure, please contact Bank of America, N.A.'s Customer Escalations & Research Unit at (866) 200-9624. Thank you for this opportunity to be of service.

Sincerely,  
*William Mosshammer*  
William Mosshammer  
Litigation Specialist II  
Qualified Written Request (QWR) Group

Enclosures

## Exhibit H CV 2012-169786

BORROWER					CO-BORROWER					
BORROWER	RANDALL, JOSHUA				CO-BORROWER					
SOC SEC #					SOC SEC #					
AGE					AGE					
STREET	2943 S BUCKSKIN WAY				YEARS AT ADDR					
CITY, STATE, ZIP	CHANDLER, AZ 85286				MARITAL STATUS					
							# OF DEP			
CREDIT	CREDITOR	REPORTED DATE	DATE OPENED CLA	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS SOURCE
							30-59	60-89	90+	
TRADE LINES										
B B BK OF AMER 04/12 01/07 \$340000 \$340000 \$65000 27 0 0 28 DELINQ 120+ 22747908 04/12 MTG 360 \$2070 XP/TU/EF Late Dates: 4/12-120, 3/12-120, 2/12-120, 1/12-120, 12/11-120, 11/11-120, 10/11-120, 9/11-120, 8/11-120, 7/11-120, 6/11-120, 5/11-120, 4/11-120, 3/11-120, 2/11-120, 1/11-120, 12/10-120, 11/10-120, 10/10-120, 9/10-120, 8/10-120, 7/10-120, 6/10-120, 5/10-120, 4/10-120, 3/10-120, 2/10-120, 1/10-120 CONVENTIONAL REAL ESTATE MORTGAGE										
07/12 09/08 \$25000 \$6997 \$0 45 0 0 0 AS AGREED 07/12 AUTO 060 \$482 XP/TU/EF										
06/12 11/04 \$12244 \$6478 \$0 92 0 0 0 AS AGREED 06/12 EDU 180 \$84 XP/TU/EF										
07/12 10/02 \$16027 \$2682 \$0 13 0 0 0 AS AGREED 07/12 REV \$37 XP/EF FLEXIBLE SPENDING CREDIT CARD; AUTHORIZED USER										
03/12 02/07 \$65275 \$1525 \$1525 25 1 1 2 CHARGE OFF 11/08 MTG \$243 XP/TU/EF Late Dates: 2/09-120, 1/09-90, 12/08-60, 11/08-30 CHARGED OFF ACCOUNT; HOME EQUITY; ACCOUNT INFORMATION DISPUTED BY CONSUMER										
07/12 11/11 \$3900 \$327 \$0 8 0 0 0 AS AGREED 07/12 REV MIN \$10 XP/TU/EF AUTHORIZED USER										
02/07 01/07 \$63750 \$0 \$0 1 0 0 0 PAID 02/07 MTG 180 \$0 XP/TU/EF ACCOUNT CLOSED AT CONSUMER'S REQUEST; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
B B BK OF AMER 03/12 01/06 \$180652 \$0 \$0 70 1 1 7 PAID CHGOFF 68171012143499 12/10 REV 001 \$0 XP/TU/EF Late Dates: 5/11-120, 4/11-120, 3/11-90, 2/11-60, 1/11-30 ACCOUNT PAID FOR LESS THAN FULL BALANCE; PAID CHARGE OFF										
B B BK OF AMER 03/12 01/07 \$340000 \$0 \$0 23 1 1 1 PD WAS 90 154600975 10/08 MTG 360 \$0 XP/TU/EF Late Dates: 12/08-90, 11/08-60, 10/08-30 ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE										
12/02 08/00 \$1303 \$0 \$0 29 0 0 0 PAID 09/02 REV \$0 XP/TU ACCOUNT CLOSED AT CONSUMER'S REQUEST										

ECOA KEY B-BORROWER; C-CO BORROWER; S-SHARED; J-JOINT; U-UNDESIGNATED; A-AUTHORIZED USER

The reporting bureau certifies that the information is as reported by the consumer and is not a copy of the information. The information is confidential and may be subject to review by PUBLIC LAW 91-508, § 1 (a) (2) (A).

Page 3/7

## Exhibit H CV 2012-169786

Borrower				EXHIBIT H CV 2012-109780						
Borrower	RANDALL, KAREN			CO-Borrower						
SOC SEC #				SOC SEC #	AGE					
STREET	2943 S BUCKSKIN WAY			YEARS AT ADDR.						
CITY, STATE, ZIP	CHANDLER, AZ 85286			MARITAL STATUS	# OF DEP.					
ECOA CODE	CREDITOR	REPORTED DATE	DATE OPENED DIA	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	MISSTG STATUS			PRESENT STATUS SOURCE
							MISSTG	STATUS	STATUS	
===== T R A D E L I N E S =====										
		07/12	12/10	\$20000	\$14193	\$0	1	0	0	CLOSED
			07/12	AUTO 060	\$373					XP/EF
PURCHASED BY ANOTHER LENDER										
		07/12	10/02	\$16027	\$2682	\$0	13	0	0	AS AGREED
			07/12	REV MIN	\$37					XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD										
		07/12	11/11	\$3900	\$327	\$0	6	0	0	AS AGREED
			07/12	REV MIN	\$10					XP/TU/EF
		07/12	10/02	\$16027	\$0	\$0	37	0	0	CRCLOST
			06/12	REV	\$0					XP/TU/EF
CREDIT CARD LOST OR STOLEN; FLEXIBLE SPENDING CREDIT CARD										
		07/12	12/10	\$20000	\$0	\$0	19	0	0	PAID
			06/12	AUTO 060	\$0					XP/TU/EF
PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED; SOLD TO RBS CITIZENS N. A.										
JB BK OF AMER		03/12	01/06	\$180652	\$0	\$0	70	1	1	PAID CHGOFF
68171012143499			12/10	REV 061	\$0					XP/TU/EF
Late Dates: 5/11-120, 4/11-120, 3/11-90, 2/11-60, 1/11-30										
ACCOUNT PAID FOR LESS THAN FULL BALANCE; PAID CHARGE OFF										
		12/02	08/00	\$1303	\$0	\$0	29	0	0	PAID
			09/02	REV	\$0					XP/TU
ACCOUNT CLOSED AT CONSUMER'S REQUEST										
		07/12	01/12	\$750	\$0	\$0	6	0	0	AS AGREED
			03/12	REV	\$0					XP/TU/EF
		05/12	04/05	\$222632	\$0	\$0	84	0	0	PAID
			05/12	MTG 360	\$0					XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT										
		12/10	02/08	\$24098	\$0	\$0	35	0	0	PAID
			12/10	AUTO 060	\$0					XP/TU/EF
		02/06	04/05	\$150000	\$0	\$0	11	0	0	PAID
			01/06	MTG	\$0					XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST; HOME EQUITY LINE OF CREDIT - REVOLVING TERMS										
		01/05	08/04	\$250000	\$0	\$0	6	0	0	PAID
			12/04	MTG	\$0					XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST; HOME EQUITY LINE OF CREDIT - REVOLVING TERMS										

ECOA KEY: B-BORROWER; C-CO-BORROWER; S-SHARED; J-JOINT; U-UNDESIGNATED; A-AUTHORIZED USER

The reporting bureau certifies that the information on this Borrower's Credit Report was obtained from the credit reports of FICO, Experian, and Equifax. The information is not to be disclosed to any other party without the written consent of the reporting bureau.

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